



## Terms and Conditions Governing HSBC Premier Mastercard Credit Card Cash Rebate Programme

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1. This HSBC Premier Mastercard Credit Card Cash Rebate Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to Eligible Cardholders (as defined in Clause 3 below) from 1 July 2019 until terminated by HSBC ("Programme Period").
2. The following cards are eligible for this Programme: HSBC Premier Mastercard credit card and HSBC Premier USD Mastercard credit card (but this shall not include any other HSBC US card, HSBC corporate card, and HSBC debit card) ("Card").
3. This Programme is open to primary HSBC cardholders holding a valid and existing Card during the Programme Period (an "Eligible Cardholder").
4. Qualifying Transactions made by both Eligible Cardholders and their corresponding supplementary cardholders under the same Card account ("Supplementary Cardholders") will be consolidated under the primary Card account.
5. For the purpose of this Programme:

**"Qualifying Transactions"** mean retail transactions with transaction date falling within the relevant calendar month and successfully posted at the time of fulfilment (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Qualifying Transactions in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;
- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- Any AXS and ATM transactions;
- Tax payments (except HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;
- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- Any unposted, cancelled, disputed and refunded transactions;

and such other categories of transactions which HSBC may exclude from time to time.

6. Eligible Cardholders are required to charge a minimum of S\$600 in Qualifying Transactions ("Qualifying Spend") in a calendar month to receive 5% Cash Rebates (as defined in Clause 7 below) on the following categories of Qualifying Transactions made either locally or overseas ("Rebate Eligible Transactions"), subject to a maximum of S\$150 in Cash Rebates per calendar month:
  - "Dining transactions" tagged with MCC 5812 (Eating Places and Restaurants), MCC 5811 (Caterers), MCC 5814 (Fast Food Restaurants) or MCC 5462 (Bakeries), excluding hotel dining;
  - "Groceries transactions" tagged with MCC 5411 (Grocery stores and Supermarkets);
  - "Petrol transactions" at Caltex and Shell service stations tagged with MCC 5541 (Service Stations) or MCC 5542 (Automated Fuel Dispensers) in Singapore and all transactions tagged with MCC 5541 or MCC 5542 outside Singapore; and
  - "Transport transactions" tagged with MCC 4121 (Taxi/Limo) or MCC 4111 (Local/Suburban transportation which includes Bus/MRT), excluding Ezlink and ferries.



For the purposes of determining whether a given transaction qualifies as a Rebate Eligible Transaction, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/ the merchant's acquiring bank.

7. "Cash Rebates" shall refer to the cash rebates credited to the Eligible Cardholder's relevant Card account in accordance with the terms of this Programme which may be used to offset the Eligible Cardholder's future Card account debits and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
8. For the avoidance of doubt, Qualifying Transactions for which Cash Rebates will not be granted will nevertheless be counted towards the determination of Qualifying Spend.
9. HSBC reserves the right to determine whether a transaction qualifies as a Qualifying Transaction and/or if any Eligible Cardholder has fulfilled the relevant eligibility criteria under this Programme. In the event that any transaction posted to the Card account is subsequently cancelled, voided, disputed, refunded or reversed for any reason (the "Cancelled Amount"), for the purposes of determining whether the Qualifying Spend has been met by the Eligible Cardholder in the calendar month that the Cancelled Amount is posted into HSBC's system, the Cancelled Amount will be deducted from the aggregate amount of Qualifying Transactions made by the Eligible Cardholder in that calendar month.
10. The Cash Rebate will be credited into the Eligible Cardholder's account by the end of the next calendar month following the month in which the Qualifying Spend is met.
11. The Eligible Cardholder's Card account must be at good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Cash Rebate. In the event that the relevant Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cash Rebate is credited into the said Card account, HSBC reserves the right not to credit the Cash Rebate.
12. HSBC reserves the right to revise the terms of this Programme or withdraw the Cash Rebates or this Programme at any time without prior notice.
13. All information is correct at the time of publishing or posting online.